

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Matthew R. Knoche  
Jennifer A. Knoche  
Debtors

Case No. 21-01101-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jan 14, 2025

User: AutoDocket  
Form ID: fnldecnd

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 16, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Matthew R. Knoche, Jennifer A. Knoche, 33 Canal Street, Lebanon, PA 17046-3722
5409852	LTD Financial Services LP, 3200 Wilcrest Suite 600, Houston, TX 77042-6000
5409851	+ Law Offices of Frederic I. Weinberg, 375 East Elm Street, Suite 210, Conshohocken, PA 19428-1973
5409858	State Farm Bank, F.S.B, Attn Credit Reporting, 1 State Farm Plaza, Bloomington, IL 61702
5409863	+ Valley National Bank, 1460 Valley Road, Wayne, NJ 07470-8494
5409864	+ Village Capital & Investment LLC, 2460 Paseo Verde Parkway, Suite 110, Henderson, NV 89074-7136

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 14 2025 18:44:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5415904	Email/PDF: bncnotices@becket-lee.com	Jan 14 2025 18:44:12	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5409837	+ Email/PDF: bncnotices@becket-lee.com	Jan 14 2025 18:44:19	Amex, P.O. Box 981537, El Paso, TX 79998-1537
5409838	+ Email/Text: creditcardbkcorrespondence@bofa.com	Jan 14 2025 18:40:00	Bank Of America, PO Box 982238, El Paso, TX 79998-2238
5414441	+ Email/Text: mortgagebkcorrespondence@bofa.com	Jan 14 2025 18:40:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5409839	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 14 2025 18:40:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
5409840	Email/Text: cms-bk@cms-collect.com	Jan 14 2025 18:40:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
5412074	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 14 2025 18:44:18	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5409842	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 14 2025 18:44:06	Capital One Bank USA NA, PO Box 31293, Salt Lake City, UT 84131-0293
5409841	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 14 2025 18:44:12	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
5409843	+ Email/Text: bankruptcy@cavps.com	Jan 14 2025 18:40:00	Cavalry Portfolio Service, 500 Summit Lake Drive, Valhalla, NY 10595-2321
5411205	+ Email/Text: bankruptcy@cavps.com	Jan 14 2025 18:40:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

5409844	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 14 2025 18:58:08	Citi, PO Box 790040, Saint Louis, MO 63179-0040
5409845	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 14 2025 18:58:10	Citicards CBNA, PO Box 6217, Sioux Falls, SD 57117-6217
5409846	^ MEBN	Jan 14 2025 18:35:46	D & A Services, LLC, 1400 E. Touhy Ave., Ste. G2, Des Plaines, IL 60018-3338
5410956	Email/Text: mrdiscen@discover.com	Jan 14 2025 18:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5409847	+ Email/Text: mrdiscen@discover.com	Jan 14 2025 18:40:00	Discover Financial Sevivces LLC, PO Box 15316, Wilmington, DE 19850-5316
5409849	+ Email/Text: Banko@frontlineas.com	Jan 14 2025 18:40:00	Frontline Asset Strategies, 2700 Snelling Ave. N., Ste 250, Roseville, MN 55113-1783
5424781	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 14 2025 18:40:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5415623	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 14 2025 18:40:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
5409850	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 14 2025 18:40:00	Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
5409853	^ MEBN	Jan 14 2025 18:35:47	National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476
5409854	^ MEBN	Jan 14 2025 18:35:47	Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
5426278	Email/Text: Bankruptcy.Notices@pnc.com	Jan 14 2025 18:40:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
5409855	Email/Text: Bankruptcy.Notices@pnc.com	Jan 14 2025 18:40:00	PNC Bank, N.A., PO Box 3180, Pittsburgh, PA 15230
5422472	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 14 2025 18:44:19	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5409856	+ Email/Text: ngisupport@radiusgs.com	Jan 14 2025 18:40:00	Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846
5409857	^ MEBN	Jan 14 2025 18:35:48	Ratchford Law Group, 54 Glenmaura National Blvd, Suite 104, Moosic, PA 18507-2161
5409859	+ Email/Text: bankruptcy@sunrisecreditservices.com	Jan 14 2025 18:40:00	Sunrise Credit Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100
5409984	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jan 14 2025 18:44:05	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5409860	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 14 2025 18:44:05	Synchrony Bank/Amazon, PoOBox 965015, Orlando, FL 32896-0001
5409861	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 14 2025 18:44:05	Synchrony/PPC, PO Box 965005, Orlando, FL 32896-5005
5409862	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 14 2025 18:58:08	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
5426579	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 14 2025 18:40:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis, MO 63166-0108
5414435	Email/Text: AKYNAST@VALLEY.COM	Jan 14 2025 18:40:00	Valley National Bank, PO Box 953, Wayne NJ 07474
5409865	Email/Text: BKRMailOps@weltman.com	Jan 14 2025 18:40:00	Weltman, Weinberg & Reis Co., LPA, 323 West Lakeside Ave., Ste. 200, Cleveland, OH 44113-1009

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5423104	*+	Synchrony Bank by, AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5423089	*+	Village Capital & Investment LLC, 2460 Paseo Verde Parkway, Suite 110, Henderson, NV 89074-7136
5409848	##+	ERC, PO Box 57610, Jacksonville, FL 32241-7610

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 16, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 14, 2025 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor Village Capital & Investment blemon@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Village Capital & Investment bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
John J Ferry, Jr	on behalf of Debtor 2 Jennifer A. Knoche jackferry2@gmail.com jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com
John J Ferry, Jr	on behalf of Debtor 1 Matthew R. Knoche jackferry2@gmail.com jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Matthew R. Knoche,

Chapter 13

**Debtor 1**

Jennifer A. Knoche,

Case No. 1:21-bk-01101-HWV

**Debtor 2**

Social Security No.:

xxx-xx-6854

xxx-xx-0107

Employer's Tax I.D. No.:

**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED THAT:**

**Jack N Zaharopoulos**

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **Matthew R. Knoche and Jennifer A. Knoche** in accordance with §1328 of the Bankruptcy Code.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: January 14, 2025

fnldec (01/22)